

ABSTRACT

This study aims to analyze the factors influencing the intention to use digital banking services among Generations Y and Z in Semarang City using the UTAUT2 model. The background of this research is the rapid development of digital banking services in Indonesia, yet there are inconsistencies in previous findings regarding the factors influencing user intention. This study focuses on seven independent variables: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, as well as two dependent variables: behavioral intention and actual usage behavior.

The research method employed is quantitative with a PLS-SEM approach. Data were collected through an online questionnaire distributed to 383 respondents from Generations Y and Z in Semarang City who actively use digital banking services. Data analysis was conducted using SmartPLS 4.0 to test validity, reliability, and the relationships between variables.

The results indicate that effort expectancy, facilitating conditions, price value, and habit have a positive and significant influence on behavioral intention. In contrast, performance expectancy, social influence, and hedonic motivation do not show significant effects. Behavioral intention also positively influences actual usage behavior. These findings provide practical implications for digital banking service providers to enhance features and user convenience.

Keywords: *UTAUT2, digital banking services, Generations Y and Z, behavioral intention, PLS-SEM*